

Exhibit A

10/23/2014 @ 2:35p

SUMMONS

(CITACION JUDICIAL)

NOTICE TO DEFENDANT:
(AVISO AL DEMANDADO):

FINANCIAL RECOVERY SERVICES, INC.

YOU ARE BEING SUED BY PLAINTIFF:
(LO ESTÁ DEMANDANDO EL DEMANDANTE):

JIMMY CHANGEUX

SUM-100

FOR COURT USE ONLY
(SOLO PARA USO DE LOS JUICIOS)ED
OCT -3 2014KIM TURNER, Court Exec. Officer
MARIN CO. SUPERIOR COURT
By: A. Garcia, Deputy**NOTICE!** You have been sued. The court may decide against you without your being heard unless you respond within 30 days. Read the information below.

You have 30 CALENDAR DAYS after this summons and legal papers are served on you to file a written response at this court and have a copy served on the plaintiff. A letter or phone call will not protect you. Your written response must be in proper legal form if you want the court to hear your case. There may be a court form that you can use for your response. You can find these court forms and more information at the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), your county law library, or the courthouse nearest you. If you cannot pay the filing fee, ask the court clerk for a fee waiver form. If you do not file your response on time, you may lose the case by default, and your wages, money, and property may be taken without further warning from the court.

There are other legal requirements. You may want to call an attorney right away. If you do not know an attorney, you may want to call an attorney referral service. If you cannot afford an attorney, you may be eligible for free legal services from a nonprofit legal services program. You can locate these nonprofit groups at the California Legal Services Web site (www.lawhelpcalifornia.org), the California Courts Online Self-Help Center (www.courtinfo.ca.gov/selfhelp), or by contacting your local court or county bar association. NOTE: The court has a statutory lien for waived fees and costs on any settlement or arbitration award of \$10,000 or more in a civil case. The court's lien must be paid before the court will dismiss the case. AVISO! Lo han demandado. Si no responde dentro de 30 días, la corte puede declarar en su contra sin escuchar su versión. Lea la información a continuación.

Tiene 30 DÍAS DE CALENDARIO después de que le entreguen esta citación y papeles legales para presentar una respuesta por escrito en esta corte y hacer que se entregue una copia al demandante. Una carta o una llamada telefónica no lo protegen. Su respuesta por escrito tiene que estar en formato legal correcto si desea que procesen su caso en la corte. Es posible que haya un formulario que usted pueda usar para su respuesta. Puede encontrar estos formularios de la corte y más información en el Centro de Ayuda de las Cortes de California (www.sucorte.ca.gov), en la biblioteca de leyes de su condado o en la corte que le quede más cerca. Si no puede pagar la cuota de presentación, pida al secretario de la corte que le dé un formulario de exención de pago de cuotas. Si no presenta su respuesta a tiempo, puede perder el caso por incumplimiento y la corte le podrá quitar su sueldo, dinero y bienes sin más advertencia.

Hay otros requisitos legales. Es recomendable que llame a un abogado inmediatamente. Si no conoce a un abogado, puede llamar a un servicio de remisión a abogados. Si no puede pagar a un abogado, es posible que cumple con los requisitos para obtener servicios legales gratuitos de un programa de servicios legales sin fines de lucro. Puede encontrar estos grupos sin fines de lucro en el sitio web de California Legal Services, (www.lawhelpcalifornia.org), en el Centro de Ayuda de las Cortes de California, (www.sucorte.ca.gov) o poniéndose en contacto con la corte o el colegio de abogados locales. AVISO: Por ley, la corte tiene derecho a reclamar las cuotas y los costos exentos por imponer un gravamen sobre cualquier recuperación de \$10,000 ó más de valor recibido mediante un acuerdo o una concesión de arbitraje en un caso de derecho civil. Tiene que pagar el gravamen de la corte antes de que la corte pueda desechar el caso.

The name and address of the court is:
(El nombre y dirección de la corte es): Superior Court of Marin County
3501 Civic Center Drive
San Rafael, California 94903

CASE NUMBER:
(Número del Caso):

CV 14 03764

The name, address, and telephone number of plaintiff's attorney, or plaintiff without an attorney, is:
(El nombre, la dirección y el número de teléfono del abogado del demandante, o del demandante que no tiene abogado, es):
Todd M. Friedman, 324 S. Beverly Dr., #725, Beverly Hills, CA 90212, 877-206-4741

DATE: OCT - 3 2014 KIM TURNER Clerk, by
(Fecha) (Secretario) A. GARCIA , Deputy
(Adjunto)

(For proof of service of this summons, use Proof of Service of Summons (form POS-010).
(Para prueba de entrega de esta citación use el formulario Proof of Service of Summons, (POS-010)).

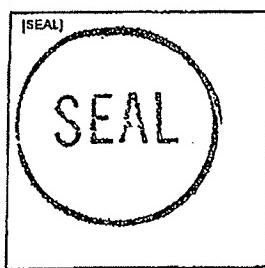
NOTICE TO THE PERSON SERVED: You are served

1. as an individual defendant.
2. as the person sued under the fictitious name of (specify):

3. on behalf of (specify):

under: <input type="checkbox"/>	CCP 416.10 (corporation)	<input type="checkbox"/>	CCP 416.60 (minor)
<input type="checkbox"/>	CCP 416.20 (defunct corporation)	<input type="checkbox"/>	CCP 416.70 (conservatee)
<input type="checkbox"/>	CCP 416.40 (association or partnership)	<input type="checkbox"/>	CCP 416.90 (authorized person)
<input type="checkbox"/> other (specify):			

4. by personal delivery on (date):



ATTORNEY OR PARTY WITHOUT ATTORNEY (Name, State Bar number, and address): Todd M. Friedman, Esq. SBN 216752 Law Offices of Todd M. Friedman 324 S. Beverly Dr., #725 Beverly Hills, CA 90212 TELEPHONE NO.: 877-206-4741 FAX NO.: 866-633-0228		RECEIVED APR 2004 BY MARIN COUNTY SUPERIOR COURT 2014 OCT -3 P 2:09 CM-010
ATTORNEY FOR (Name): Plaintiff, Jimmy Changeux		
SUPERIOR COURT OF CALIFORNIA, COUNTY OF Marin STREET ADDRESS: 3501 Civic Center Drive MAILING ADDRESS: CITY AND ZIP CODE: San Rafael, 94903 BRANCH NAME:		
CASE NAME: Jimmy Changeux v. Financial Recovery Services, Inc.		CASE NUMBER: <i>CV 14D3764</i> JUDGE: DEPT: <i>Talamantez</i>
CIVIL CASE COVER SHEET <input type="checkbox"/> Unlimited <input checked="" type="checkbox"/> Limited (Amount demanded exceeds \$25,000) (Amount demanded is \$25,000 or less)		Complex Case Designation <input type="checkbox"/> Counter <input type="checkbox"/> Joinder Filed with first appearance by defendant (Cal. Rules of Court, rule 3.402)

Items 1-6 below must be completed (see instructions on page 2).

1. Check one box below for the case type that best describes this case:		
Auto Tort <input type="checkbox"/> Auto (22) <input type="checkbox"/> Uninsured motorist (46)	Contract <input type="checkbox"/> Breach of contract/warranty (06) <input type="checkbox"/> Rule 3.740 collections (09) <input type="checkbox"/> Other collections (09) <input type="checkbox"/> Insurance coverage (18) <input type="checkbox"/> Other contract (37)	Provisionally Complex Civil Litigation (Cal. Rules of Court, rules 3.400-3.403) <input type="checkbox"/> Antitrust/Trade regulation (03) <input type="checkbox"/> Construction defect (10) <input type="checkbox"/> Mass tort (40) <input type="checkbox"/> Securities litigation (28) <input type="checkbox"/> Environmental/Toxic tort (30) <input type="checkbox"/> Insurance coverage claims arising from the above listed provisionally complex case types (41)
Other PI/PD/WD (Personal Injury/Property Damage/Wrongful Death) Tort <input type="checkbox"/> Asbestos (04) <input type="checkbox"/> Product liability (24) <input type="checkbox"/> Medical malpractice (45) <input type="checkbox"/> Other PI/PD/WD (23)	Real Property <input type="checkbox"/> Eminent domain/inverse condemnation (14) <input type="checkbox"/> Wrongful eviction (33) <input type="checkbox"/> Other real property (26)	Enforcement of Judgment <input type="checkbox"/> Enforcement of judgment (20)
Non-PI/PD/WD (Other) Tort <input type="checkbox"/> Business tort/unfair business practice (07) <input type="checkbox"/> Civil rights (08) <input type="checkbox"/> Defamation (13) <input type="checkbox"/> Fraud (16) <input type="checkbox"/> Intellectual property (19) <input type="checkbox"/> Professional negligence (25) <input checked="" type="checkbox"/> Other non-PI/PD/WD tort (35)	Unlawful Detainer <input type="checkbox"/> Commercial (31) <input type="checkbox"/> Residential (32) <input type="checkbox"/> Drugs (38)	Miscellaneous Civil Complaint <input type="checkbox"/> RICO (27) <input type="checkbox"/> Other complaint (not specified above) (42)
Employment <input type="checkbox"/> Wrongful termination (36) <input type="checkbox"/> Other employment (15)	Judicial Review <input type="checkbox"/> Asset forfeiture (05) <input type="checkbox"/> Petition re: arbitration award (11) <input type="checkbox"/> Writ of mandate (02) <input type="checkbox"/> Other judicial review (39)	Miscellaneous Civil Petition <input type="checkbox"/> Partnership and corporate governance (21) <input type="checkbox"/> Other petition (not specified above) (43)

2. This case is is not complex under rule 3.400 of the California Rules of Court. If the case is complex, mark the factors requiring exceptional judicial management:

- a. Large number of separately represented parties
- b. Extensive motion practice raising difficult or novel issues that will be time-consuming to resolve
- c. Substantial amount of documentary evidence
- d. Large number of witnesses
- e. Coordination with related actions pending in one or more courts in other counties, states, or countries, or in a federal court
- f. Substantial postjudgment judicial supervision

3. Remedies sought (check all that apply): a. monetary b. nonmonetary; declaratory or injunctive relief c. punitive

4. Number of causes of action (specify): 2

5. This case is is not a class action suit.

6. If there are any known related cases, file and serve a notice of related case. (You may use form CM-015.)

Date: September 15, 2014

Todd M. Friedman

(TYPE OR PRINT NAME)

(SIGNATURE OF PARTY OR ATTORNEY FOR PARTY)

NOTICE

- Plaintiff must file this cover sheet with the first paper filed in the action or proceeding (except small claims cases or cases filed under the Probate Code, Family Code, or Welfare and Institutions Code). (Cal. Rules of Court, rule 3.220.) Failure to file may result in sanctions.
- File this cover sheet in addition to any cover sheet required by local court rule.
- If this case is complex under rule 3.400 et seq. of the California Rules of Court, you must serve a copy of this cover sheet on all other parties to the action or proceeding.
- Unless this is a collections case under rule 3.740 or a complex case, this cover sheet will be used for statistical purposes only.

CM-010

INSTRUCTIONS ON HOW TO COMPLETE THE COVER SHEET

To Plaintiffs and Others Filing First Papers. If you are filing a first paper (for example, a complaint) in a civil case, you must complete and file, along with your first paper, the *Civil Case Cover Sheet* contained on page 1. This information will be used to compile statistics about the types and numbers of cases filed. You must complete items 1 through 6 on the sheet. In item 1, you must check one box for the case type that best describes the case. If the case fits both a general and a more specific type of case listed in item 1, check the more specific one. If the case has multiple causes of action, check the box that best indicates the primary cause of action. To assist you in completing the sheet, examples of the cases that belong under each case type in item 1 are provided below. A cover sheet must be filed only with your initial paper. Failure to file a cover sheet with the first paper filed in a civil case may subject a party, its counsel, or both to sanctions under rules 2.30 and 3.220 of the California Rules of Court.

To Parties In Rule 3.740 Collections Cases. A "collections case" under rule 3.740 is defined as an action for recovery of money owed in a sum stated to be certain that is not more than \$25,000, exclusive of interest and attorney's fees, arising from a transaction in which property, services, or money was acquired on credit. A collections case does not include an action seeking the following: (1) tort damages, (2) punitive damages, (3) recovery of real property, (4) recovery of personal property, or (5) a prejudgment writ of attachment. The identification of a case as a rule 3.740 collections case on this form means that it will be exempt from the general time-for-service requirements and case management rules, unless a defendant files a responsive pleading. A rule 3.740 collections case will be subject to the requirements for service and obtaining a judgment in rule 3.740.

To Parties In Complex Cases. In complex cases only, parties must also use the *Civil Case Cover Sheet* to designate whether the case is complex. If a plaintiff believes the case is complex under rule 3.400 of the California Rules of Court, this must be indicated by completing the appropriate boxes in items 1 and 2. If a plaintiff designates a case as complex, the cover sheet must be served with the complaint on all parties to the action. A defendant may file and serve no later than the time of its first appearance a joinder in the plaintiff's designation, a counter-designation that the case is not complex, or, if the plaintiff has made no designation, a designation that the case is complex.

CASE TYPES AND EXAMPLES	
Auto Tort	Contract
Auto (22)-Personal Injury/Property Damage/Wrongful Death	Breach of Contract/Warranty (08) Breach of Rental/Lease
Uninsured Motorist (48) (<i>If the case involves an uninsured motorist claim subject to arbitration, check this item instead of Auto</i>)	Contract (<i>not unlawful detainer or wrongful eviction</i>)
Other PI/PD/WD (Personal Injury/Property Damage/Wrongful Death) Tort	Contract/Warranty Breach-Seller Plaintiff (<i>not fraud or negligence</i>)
Asbestos (04) Asbestos Property Damage Asbestos Personal Injury/ Wrongful Death	Negligent Breach of Contract/ Warranty
Product Liability (<i>not asbestos or toxic/environmental</i>) (24)	Other Breach of Contract/Warranty
Medical Malpractice (46) Medical Malpractice- Physicians & Surgeons	Collections (e.g., money owed, open book accounts) (09) Collection Case-Seller Plaintiff Other Promissory Note/Collections Case
Other Professional Health Care Malpractice	Insurance Coverage (<i>not provisionally complex</i>) (18) Auto Subrogation Other Coverage
Other PI/PD/WD (23)	Other Contract (37) Contractual Fraud Other Contract Dispute
Premises Liability (e.g., slip and fall)	Real Property
Intentional Bodily Injury/PD/WD (e.g., assault, vandalism)	Eminent Domain/Inverse Condemnation (14)
Intentional Infliction of Emotional Distress	Wrongful Eviction (33)
Negligent Infliction of Emotional Distress	Other Real Property (e.g., quiet title) (26) Writ of Possession of Real Property Mortgage Foreclosure Quiet Title
Other PI/PD/WD	Other Real Property (<i>not eminent domain, landlord/tenant, or foreclosure</i>)
Non-PI/PD/WD (Other) Tort	Unlawful Detainer
Business Tort/Unfair Business Practice (07)	Commercial (31) Residential (32)
Civil Rights (e.g., discrimination, false arrest) (<i>not civil harassment</i>) (08)	Drugs (38) (<i>If the case involves illegal drugs, check this item; otherwise, report as Commercial or Residential</i>)
Defamation (e.g., slander, libel) (13)	Judicial Review
Fraud (16)	Asset Forfeiture (05) Petition Re: Arbitration Award (11)
Intellectual Property (18)	Writ of Mandate (02) Writ-Administrative Mandamus Writ-Mandamus on Limited Court Case Matter
Professional Negligence (25)	Writ-Other Limited Court Case Review
Legal Malpractice	
Other Professional Malpractice (<i>not medical or legal</i>)	
Other Non-PI/PD/WD Tort (35)	
Employment	Other Judicial Review (39) Review of Health Officer Order Notice of Appeal-Labor Commissioner Appeals
Wrongful Termination (36)	
Other Employment (15)	

FILED

OCT -3 2014

KIM TURNER, Court Exec. Officer
MARIN CO. SUPERIOR COURT
By: A. Garcia, Deputy

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2 Suren N. Weerasuriya (278521)
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11 abacon@attorneysforconsumers.com
12 Attorneys for Plaintiff

SUPERIOR COURT OF THE STATE OF CALIFORNIA
FOR THE COUNTY OF MARIN
LIMITED JURISDICTION

11) Case No. CIV 1403764
12)
13) JIMMY CHANGEUX,) COMPLAINT FOR VIOLATION
14) Plaintiff,) OF ROSENTHAL FAIR DEBT
15) vs.) COLLECTION PRACTICES ACT AND
16) FINANCIAL RECOVERY SERVICES,) FEDERAL FAIR DEBT COLLECTION
17) INC.,) PRACTICES ACT
18) Defendant.) (Amount not to exceed \$10,000)
19)
20)
21)
22) I. INTRODUCTION
23) 1. This is an action for damages brought by an individual consumer for Defendant's
24) violations of the Rosenthal Fair Debt Collection Practices Act, Cal Civ Code §1788, *et seq.*
25) (hereinafter "RFDCPA") and the Fair Debt Collection Practices Act, 15 U.S.C. §1692, *et seq.*
26) (hereinafter "FDCPA"), both of which prohibit debt collectors from engaging in abusive,
27) deceptive, and unfair practices.
28)

II. PARTIES

2. Plaintiff, Jimmy Changeux ("PLAINTIFF"), is a natural person residing in Marin County in the state of California, and is a "consumer" as defined by the FDCPA, 15 U.S.C. §1692a(3) and is a "debtor" as defined by Cal Civ Code §1788.2(h).

3. At all relevant times herein, DEFENDANT, Financial Recovery Services, Inc. ("DEFENDANT"), was a company engaged, by use of the mails and telephone, in the business of collecting a debt from PLAINTIFF which qualifies as a "debt," as defined by 15 U.S.C. §1692a(5), and a "consumer debt," as defined by Cal Civ Code §1788.2(f). DEFENDANT regularly attempts to collect debts alleged to be due another, and therefore is a "debt collector" as defined by the FDCPA, 15 U.S.C. §1692a(6), and RFDCPA, Cal Civ Code §1788.2(c).

III. FACTUAL ALLEGATIONS

4. At various times prior to the filing of the instant complaint, including within one year preceding the filing of this complaint, DEFENDANT contacted PLAINTIFF in an attempt to collect an alleged outstanding debt.

5. On or about March, 2014, Defendant began contacting Plaintiff regarding an alleged debt for a Chase account. Plaintiff had previously paid off this debt and advised Defendant that he had done so. Defendant ignored Plaintiff and continued to attempt to collect the debt from him.

6. Defendant has threatened to garnish Plaintiff's wages, despite Plaintiff's insistence that the debt has been paid. Defendant has failed to provide any evidence that the debt is still valid. Further, Plaintiff has possession of documents evidencing the payments he has made on the debt.

1 7. On June 6, 2014, Plaintiff's counsel sent a notice of representation and request
2 for validation of the debt to Defendant. Defendant has failed to respond to that request at this
3 time.

4 8. DEFENDANT'S conduct violated the RFDCPA and FDCPA in multiple ways,
5 including but not limited to:

- 7 a) Engaging in conduct the natural consequence of which is to harass,
8 oppress, or abuse Plaintiff (§1692d);
- 9 b) Causing Plaintiff's telephone to ring repeatedly or continuously with
10 intent to harass, annoy or abuse Plaintiff (§1692d(5));
- 11 c) Causing a telephone to ring repeatedly or continuously to annoy
12 Plaintiff (Cal Civ Code §1788.11(d));
- 13 d) Communicating, by telephone or in person, with Plaintiff with such
14 frequency as to be unreasonable and to constitute an harassment to
15 Plaintiff under the circumstances (Cal Civ Code §1788.11(e));
- 16 e) Communicating with Plaintiff at times or places which were known
17 or should have been known to be inconvenient for Plaintiff
18 (§1692c(a)(1));
- 19 f) Falsely representing the character, amount, or legal status of
20 Plaintiff's debt (§1692e(2)(A));
- 21 g) Threatening to take an action against Plaintiff that cannot be legally
22 taken or that was not actually intended to be taken (§1692e(5)); and
- 23 h) Using false representations and deceptive practices in connection
24 with collection of an alleged debt from Plaintiff (§1692e(10)).

25 9. As a result of the above violations of the FDCPA and RFDCPA, Plaintiff
26 suffered and continues to suffer injury to PLAINTIFF'S feelings, personal humiliation,
27 embarrassment, mental anguish and emotional distress, and DEFENDANT is liable to
28

1 PLAINTIFF for PLAINTIFF'S actual damages, statutory damages, and costs and attorney's
2 fees.

3 **COUNT I: VIOLATION OF ROSENTHAL**
4 **FAIR DEBT COLLECTION PRACTICES ACT**

- 5 10. PLAINTIFF reincorporates by reference all of the preceding paragraphs.
6 11. To the extent that DEFENDANT'S actions, counted above, violated the
7 RFDCPA, those actions were done knowingly and willfully.
8

9 **PRAYER FOR RELIEF**

10 WHEREFORE, PLAINTIFF respectfully prays that judgment be entered against
11 DEFENDANT for the following:

- 12 A. Actual damages;
13 B. Statutory damages for willful and negligent violations;
14 C. Costs and reasonable attorney's fees,
15 D. For such other and further relief as may be just and proper.

16 **COUNT II: VIOLATION OF FAIR DEBT**
COLLECTION PRACTICES ACT

- 17 12. PLAINTIFF reincorporates by reference all of the preceding paragraphs.

18 **PRAYER FOR RELIEF**

19 WHEREFORE, PLAINTIFF respectfully prays that judgment be entered against
20 DEFENDANT for the following:

- 21 A. Actual damages;
22 B. Statutory damages;
23 C. Costs and reasonable attorney's fees; and,
24 D. For such other and further relief as may be just and proper.

25 **PLAINTIFF HEREBY REQUESTS A TRIAL BY JURY**

26 Respectfully submitted this 15th day of September, 2014.

27 By:

28 Todd M. Friedman, Esq.
Law Offices of Todd M. Friedman, P.C.
Attorney for Plaintiff